

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

EARL P. BLACK
DEBRA A. BLACK
Debtor(s)

Case No. 17-24658CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/17/2017.
- 2) The plan was confirmed on 02/11/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/04/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/18/2022.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,982.00.
- 10) Amount of unsecured claims discharged without full payment: \$44,236.42.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$82,162.00
Less amount refunded to debtor	\$169.51

NET RECEIPTS:	\$81,992.49
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,190.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,674.39
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$7,864.39
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Attorney fees paid and disclosed by debtor:	\$800.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BETHEL PARK SD (BETHEL) (RE)	Secured	25,617.45	2,597.05	2,597.05	2,597.05	855.92
BETHEL PARK SD (BETHEL) (RE)	Secured	0.00	259.71	259.71	259.71	0.00
CAPITAL ONE**	Unsecured	683.27	NA	NA	0.00	0.00
CLARKE AND CLARKE PATHOLOGY	Unsecured	126.00	NA	NA	0.00	0.00
COLONIAL ACCEPTANCE CO++	Unsecured	81.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	3,639.32	2,511.68	2,511.68	2,511.68	998.14
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	1,390.80	1,390.80	1,390.80	0.00
CREDIT COLLECTION SERVICES	Unsecured	157.31	NA	NA	0.00	0.00
DR MAHPAREH MOUSTOUFIZADEH+	Unsecured	124.00	NA	NA	0.00	0.00
EMERGENCY RESOURCE MGMT++	Unsecured	168.00	NA	NA	0.00	0.00
ERIE INSURANCE GROUP	Unsecured	192.00	NA	NA	0.00	0.00
FAMILY PRACTICE MED ASSOC SOUT	Unsecured	308.00	NA	NA	0.00	0.00
FAMILY PRACTICE MED ASSOC SOUT	Unsecured	207.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	38,090.07	11,833.00	11,833.00	11,833.00	2,281.87
INTERNAL REVENUE SERVICE*	Unsecured	0.00	31,579.47	31,579.47	3,302.27	0.00
JEFFERSON REGIONAL MEDICAL CE	Unsecured	517.00	NA	NA	0.00	0.00
JEFFERSON REGIONAL MEDICAL CE	Unsecured	599.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE++	Unsecured	6,000.32	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	583.34	583.34	583.34	61.00	0.00
MUNICIPALITY OF BETHEL PARK (RE	Secured	0.00	2,777.02	2,777.02	2,777.02	0.00
MUNICIPALITY OF BETHEL PARK (RE	Secured	4,733.88	2,158.65	2,158.65	2,158.65	707.93
MUNICIPALITY OF BETHEL PARK (SV	Secured	NA	370.64	91.88	91.88	78.79
PA DEPARTMENT OF REVENUE*	Secured	0.00	6,984.70	3,775.49	3,775.49	1,222.48
PA DEPARTMENT OF REVENUE*	Priority	6,745.65	0.00	0.00	0.00	0.00
PNC BANK NA	Secured	81,291.35	0.00	0.00	29,100.00	0.00
PNC BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,800.08	1,645.76	1,645.76	172.10	0.00
QUEST DIAGNOSTIC	Unsecured	104.95	NA	NA	0.00	0.00
SANTANDER CONSUMER USA D/B/A	Secured	10,527.37	7,025.00	7,025.00	7,025.00	680.15
SANTANDER CONSUMER USA D/B/A	Unsecured	0.00	2,363.64	2,363.64	247.17	0.00
SOUTH HILLS RADIOLOGY ASSOC(*)	Unsecured	39.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SOUTHWEST CREDIT SYSTEMS*	Unsecured	150.17	NA	NA	0.00	0.00
ST CLAIR HOSPITAL	Unsecured	238.00	NA	NA	0.00	0.00
ST CLAIR HOSPITAL	Unsecured	80.92	NA	NA	0.00	0.00
ST CLAIR HOSPITAL	Unsecured	150.00	NA	NA	0.00	0.00
ST CLAIR HOSPITAL	Unsecured	150.00	NA	NA	0.00	0.00
ST CLAIR HOSPITAL	Unsecured	99.65	NA	NA	0.00	0.00
ST CLAIR HOSPITAL	Unsecured	403.97	NA	NA	0.00	0.00
UNIVERSITY OF PITTSBURGH PHYSI	Unsecured	34.76	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	206.75	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	432.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	203.88	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	46.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	52.58	NA	NA	0.00	0.00
UPMC PHYSICIANS SVCS	Unsecured	291.22	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$29,100.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,025.00	\$7,025.00	\$680.15
All Other Secured	\$27,395.28	\$27,395.28	\$6,145.13
TOTAL SECURED:	\$34,420.28	\$63,520.28	\$6,825.28
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$36,172.21	\$3,782.54	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,864.39</u>
Disbursements to Creditors	<u>\$74,128.10</u>

TOTAL DISBURSEMENTS :	<u>\$81,992.49</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/03/2023

By: /s/ Ronda J. Winneccour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.